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Order Filed on December 13, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

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: UNITED STATES BANKRUPTCY COURT  
: DISTRICT OF NEW JERSEY  
:  
: Chapter 13  
:  
Angel Saguay : Bankruptcy Case No. 15-32892  
Marcelina Zuniga :  
Debtor(s) : The Honorable: Vincent F. Papalia  
:  
: Hearing Date:

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**ORDER REGARDING NOTICE OF MOTION TO REOPEN CHAPTER 13  
BANKRUPTCY**

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Recommended Local Form:  Followed  Modified

The relief set forth on the following pages number two (2) to page two (2) is hereby

**ORDERED,**  
**DATED: December 13, 2018**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".  
\_\_\_\_\_  
Honorable Vincent F. Papalia  
United States Bankruptcy Judge

THIS MATTER being brought before the Court on the Notice of Motion to Reopen Chapter 13 Bankruptcy , and Russell L. Low, Esq., appearing on behalf of the Debtor, Angel Saguay & Marcelina Zuniga, and Marie Ann Greenberg, Chapter 13 Standing Trustee appearing, and the parties having thereto;

IT IS HEREBY,

ORDERED AND ADJUDGED the Debtor (s) Chapter 13 Bankruptcy is reopened in order to request a Conference Status with Mr. Cooper in regards to the Loan Modification.

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Angel V. Saguay  
Marcelina A. Zuniga  
Debtors

Case No. 15-32892-VFP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2018.

db/jdb +Angel V. Saguay, Marcelina A. Zuniga, 115 Mount Prospect Avenue, Newark, NJ 07104-1013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 16, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2018 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR BANC OF AMERICA FUNDING 2009-FT1 TRUST, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2009-FT1 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
Francesca Ann Arcure on behalf of Creditor Nationstar Mortgage LLC as servicing agent for U.S. Bank National Association, as Trustee for Banc of America Funding 2009-FT1 Trust, Mortgage Pass-Through Certificates, Series 2009-FT1 NJ\_ECF\_Notices@McCalla.com, NJ\_ECF\_Notices@McCalla.com  
Francesca Ann Arcure on behalf of Creditor Nationstar Mortgage LLC NJ\_ECF\_Notices@McCalla.com, NJ\_ECF\_Notices@McCalla.com  
Marie-Ann Greenberg magecf@magnettrustee.com  
Russell L. Low on behalf of Joint Debtor Marcelina A. Zuniga rbear611@aol.com, ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
Russell L. Low on behalf of Debtor Angel V. Saguay rbear611@aol.com, ecf@lowbankruptcy.com;r57808@notify.bestcase.com

TOTAL: 6